

Search Report from Ginger D. Roberts

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File 15:ABI/Inform(R) 1971-2003/Apr 14
 (c) 2003 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2003/Apr 11
 (c) 2003 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2003/Apr 11
 (c)2003 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2003/Apr 11
 (c) 2003 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 11
 (c) 2003 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2003/Apr 11
 (c) 2003 Resp. DB Svcs.
 File 20:Dialog Global Reporter 1997-2003/Apr 14
 (c) 2003 The Dialog Corp.
 File 476:Financial Times Fulltext 1982-2003/Apr 14
 (c) 2003 Financial Times Ltd
 File 610:Business Wire 1999-2003/Apr 12
 (c) 2003 Business Wire.
 File 613:PR Newswire 1999-2003/Apr 14
 (c) 2003 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2003/Apr 11
 (c) 2003 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2003/Apr 12
 (c) 2003 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Apr 11
 (c) 2003 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	9362836	CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2	54000	(TOTAL? OR BALANCE OR ACCUMULATED) (3W)S1
S3	42511	(NET OR OVERALL OR OVER()ALL OR ADJUSTED) (3W)S1
S4	15563	(RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIONAL OR EXTRA? OR BONUS) (2W)S1) (6N) (MULTIPLY? OR MULTIPLIED OR MULTIPLIER? OR MULTIPLICATION)
S5	24	S4(8N) (REDEEM? OR REDEMPTION?)
S6	25895	(AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-(3N) (BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR PROMOTIONAL) (4N) (PROGRAM? ? OR SYSTEM? ?)
S7	20543	S1(6N) (REDEEM? OR REDEMPTION?)
S8	13	S2(S)S3(S)S4
S9	66	(S2 OR S3) (S)S4
S10	0	S6(S)S9
S11	0	S6 AND S9
S12	0	S3(S)S4(S)S6
S13	18910	(RATE OR FACTOR OR VALUE OR ADJUSTMENT()AMOUNT) (3N) (REDEMPTION? OR REDEEM?)
S14	0	(S2 OR S3) (S)S4(S)S13
S15	93	(S2 OR S3) (S)S6
S16	29	S13(S)S6
S17	21	S2(S)S13
S18	141	S15:S17
S19	141	S18 NOT S11
S20	207	S8 OR S9 OR S15:S17
S21	131	S20 NOT PY>1999
S22	97	RD (unique items)

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 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

090130

Set	Items	Description
S1	9362824	CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2	54000	(TOTAL? OR BALANCE OR ACCUMULATED) (3W)S1
S3	42510	(NET OR OVERALL OR OVER()ALL OR ADJUSTED) (3W)S1
S4	15563	(RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIONAL OR EXTRA? OR BONUS) (2W)S1) (6N) (MULTIPLY? OR MULTIPLIED OR MULTIPLIER? OR MULTIPLICATION)
S5	24	S4(8N) (REDEEM? OR REDEMPTION?)
S6	25895	(AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-(3N) (BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR PROMOTIONAL) (4N) (PROGRAM? ? OR SYSTEM? ?)
S7	20543	S1(6N) (REDEEM? OR REDEMPTION?)
S8	27	S2(3S)S3(3S)S4
S9	0	(S6 OR S7) (S)S3(S)S4
S10	6	(S6 OR S7) (S)S2(S)S3
S11	55	S2(S)S4
S12	24	S3(S)S4
S13	55	S11 NOT S5
S14	9362824	CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S15	54000	(TOTAL? OR BALANCE OR ACCUMULATED) (3W)S14
S16	42510	(NET OR OVERALL OR OVER()ALL OR ADJUSTED) (3W)S14
S17	15563	(RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIONAL OR EXTRA? OR BONUS) (2W)S14) (6N) (MULTIPLY? OR MULTIPLIED OR MULTIPLIER? OR MULTIPLICATION)
S18	24	S17(8N) (REDEEM? OR REDEMPTION?)
S19	25895	(AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-(3N) (BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR PROMOTIONAL) (4N) (PROGRAM? ? OR SYSTEM? ?)

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File 348:EUROPEAN PATENTS 1978-2003/Apr W01

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030410,UT=20030403

(c) 2003 WIPO/Univentio

Set	Items	Description
S1	700827	CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2	5004	(TOTAL? OR BALANCE OR ACCUMULATED) (3W)S1
S3	2333	(NET OR OVERALL OR OVER()ALL OR ADJUSTED) (3W)S1
S4	21316	(RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIONAL OR EXTRA? OR BONUS) (2W)S1) (6N) (MULTIPLY? OR MULTIPLIED OR MULTIPLIER? OR MULTIPLICATION)
S5	2	S4(8N) (REDEEM? OR REDEMPTION?)
S6	311	(AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?)-(3N) (BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR PROMOTIONAL) (4N) (PROGRAM? ? OR SYSTEM? ?)
S7	569	S1(6N) (REDEEM? OR REDEMPTION?)
S8	1	S2(S)S3(S)S4
S9	40	(S2 OR S3) (S)S4
S10	0	S6(S)S9
S11	2	S6 AND S9
S12	0	S3(S)S4(S)S6
S13	300	(RATE OR FACTOR OR VALUE OR ADJUSTMENT()AMOUNT) (3N) (REDEMPTION? OR REDEEM?)
S14	0	(S2 OR S3) (S)S4(S)S13
S15	18	(S2 OR S3) (S)S6
S16	6	S13(S)S6
S17	6	S2(S)S13
S18	27	S15:S17
S19	27	S18 NOT S11
?		

748

?show files;ds

File 471:New York Times Fulltext 90-Day 2003/Apr 13
(c) 2003 The New York Times
File 489:The News-Sentinel 1991-2003/Apr 11
(c) 2003 Ft. Wayne Newspapers, Inc
File 490:Tallahassee Democrat 1993- 2003/Mar 25
(c) 2003 Tallahassee Democrat
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2003/Apr 13
(c) 2003 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2003/Apr 11
(c) 2003 Detroit Free Press Inc.
File 631:Boston Globe 1980-2003/Apr 13
(c) 2003 Boston Globe
File 633:Phil.Inquirer 1983-2003/Apr 10
(c) 2003 Philadelphia Newspapers Inc
File 634:San Jose Mercury Jun 1985-2003/Apr 12
(c) 2003 San Jose Mercury News
File 638:Newsday/New York Newsday 1987-2003/Apr 13
(c) 2003 Newsday Inc.
File 640:San Francisco Chronicle 1988-2003/Apr 13
(c) 2003 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2003/Apr 10
(c) 2003 Scripps Howard News
File 642:The Charlotte Observer 1988-2003/Apr 13
(c) 2003 Charlotte Observer
File 643:Grand Forks Herald 1995-2003/Apr 13
(c) 2003 Grand Forks Herald
File 701:St Paul Pioneer Pr Apr 1988-2003/Apr 06
(c) 2003 St Paul Pioneer Press
File 702:Miami Herald 1983-2003/Apr 12
(c) 2003 The Miami Herald Publishing Co.
File 703:USA Today 1989-2003/Apr 12
(c) 2003 USA Today
File 704:(Portland)The Oregonian 1989-2003/Apr 13
(c) 2003 The Oregonian
File 706:(New Orleans)Times Picayune 1989-2003/Apr 11
(c) 2003 Times Picayune
File 707:The Seattle Times 1989-2003/Apr 13
(c) 2003 Seattle Times
File 708:Akron Beacon Journal 1989-2003/Apr 11
(c) 2003 Akron Beacon Journal
File 709:Richmond Times-Disp. 1989-2003/Apr 12
(c) 2003 Richmond Newspapers Inc
File 712:Palm Beach Post 1989-2003/Apr 08
(c) 2003 Palm Beach Newspapers Inc.
File 713:Atlanta J/Const. 1989-2003/Apr 13
(c) 2003 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2003/Apr 14
(c) 2003 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2003/Apr 14
(c) 2003 Christian Science Monitor
File 716:Daily News Of L.A. 1989-2003/Apr 11
(c) 2003 Daily News of Los Angeles
File 717:The Washington Times Jun 1989-2003/Apr 11
(c) 2003 Washington Times
File 718:Pittsburgh Post-Gazette Jun 1990-2003/Apr 14
(c) 2003 PG Publishing
File 719:(Albany) The Times Union Mar 1986-2003/Apr 11
(c) 2003 Times Union
File 720:(Columbia) The State Dec 1987-2003/Apr 13

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File 350:Derwent WPIX 1963-2003/UD,UM &UP=200324
 (c) 2003 Thomson Derwent
 File 344:Chinese Patents Abs Aug 1985-2003/Jan
 (c) 2003 European Patent Office
 File 347:JAPIO Oct 1976-2002/Dec(Updated 030402)
 (c) 2003 JPO & JAPIO
 File 371:French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	976151	CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2	2099	(TOTAL? OR BALANCE OR ACCUMULATED) (3W)S1
S3	1098	(NET OR OVERALL OR OVER()ALL OR ADJUSTED) (3W)S1
S4	17501	(RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIONAL OR EXTRA? OR BONUS) (2W)S1) (6N) (MULTIPLY? OR MULTIPLIED OR MULTIPLIER? OR MULTIPLICATION)
S5	0	S4 (8N) (REDEEM? OR REDEMPTION?)
S6	54	(AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?) - (3N) (BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR PROMOTIONAL) (4N) (PROGRAM? ? OR SYSTEM? ?)
S7	110	S1 (6N) (REDEEM? OR REDEMPTION?)
S8	0	S2 (S) S3 (S) S4
S9	13	(S2 OR S3) (S) S4
S10	0	S6 (S) S9
S11	0	S6 AND S9
S12	0	S3 (S) S4 (S) S6
S13	61	(RATE OR FACTOR OR VALUE OR ADJUSTMENT()AMOUNT) (3N) (REDEMPTION? OR REDEEM?)
S14	0	(S2 OR S3) (S) S4 (S) S13
S15	1	(S2 OR S3) (S) S6
S16	0	S13 (S) S6
S17	0	S2 (S) S13
S18	1	S15:S17
S19	1	S18 NOT S11
S20	14	S8 OR S9 OR S15:S17
S21	9	S20 NOT PY>1999

?t21/3,k/all

21/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX
 (c) 2003 Thomson Derwent. All rts. reserv.

012866182 **Image available**

WPI Acc No: 2000-038015/200003

XRPX Acc No: N00-028658

Reverse mortgage loan calculating method

Patent Assignee: FANNIEMAE (FANN-N)

Inventor: KIRITZ N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5991745	A	19991123	US 97787426	A	19970122	200003 B

Priority Applications (No Type Date): US 97787426 A 19970122

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5991745	A		15	G06F-157/00	

Abstract (Basic):

... line, the net principal limit is copied to the credit line. The monthly payment is multiplied by tenure conversion factor, based on

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File 635:Business Dateline(R) 1985-2003/Apr 12

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File 570:Gale Group MARS(R) 1984-2003/Apr 11

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Set	Items	Description
S1	630564	CREDIT? ? OR POINT? ? OR FREQUENT()FLIER()MILE? ?
S2	2116	(TOTAL? OR BALANCE OR ACCUMULATED) (3W)S1
S3	1450	(NET OR OVERALL OR OVER()ALL OR ADJUSTED) (3W)S1
S4	613	(RATE OR FACTOR OR ADJUSTMENT()AMOUNT OR VALUE OR (ADDITIO- NAL OR EXTRA? OR BONUS) (2W)S1) (6N) (MULTIPLY? OR MULTIPLIED OR MULTIPLIER? OR MULTIPLICATION)
S5	1	S4(8N) (REDEEM? OR REDEMPTION?)
S6	2337	(AWARD? ? OR REWARD? ? OR FREQUENT()FLIER? ? OR FREQUENT?) - (3N) (BUYER? ? OR SHOPPER? ? OR CUSTOMER? ? OR VISITOR? ? OR P- ROMOTIONAL) (4N) (PROGRAM? ? OR SYSTEM? ?)
S7	1581	S1(6N) (REDEEM? OR REDEMPTION?)
S8	0	S2(3S)S3(3S)S4
S9	0	(S6 OR S7) (S)S3(S)S4
S10	0	(S6 OR S7) (S)S2(S)S3
S11	1	S2(S)S4
S12	0	S3(S)S4
S13	1	S11 NOT S5